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Attorney Docket No.: 16222U-015900US

Client Ref. No.: 3537C

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571-273-8300.

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Corinne Bortolin, et al.

Application No.: 10/654,663

Filed: September 3, 2003

For: METHOD, SYSTEM AND PORTABLE CONSUMER DEVICE USING WILDCARD VALUES

Customer No.: 20350

Confirmation No. 5371

Examiner: Daniel St. Cyr

Technology Center/Art Unit: 2876

<u>AMENDMENT</u>

entered ontered

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed on January 24, 2006, please enter the following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 5 of this paper.